

Remarks

Claims 1-159 are currently pending in this application, with claims 1, 64 and 159 being independent. Claims 1, 5, 7-9, 32, 51, 53-57, 59, 60, 62-64, 68, 70-72, 95, 114-120, 122, 123, 125-132, 139, 140, 143, 146, 147, 153-155, 157 and 158 are sought to be amended. Claim 159 is sought to be added. These changes are not believed to add new matter and, thus, their entry is respectfully requested.

Applicant respectfully requests that the Examiner reconsider all outstanding rejections and that they be withdrawn.

Examiner Interview

Applicant and Applicant's representative thank the Examiner for the courtesy of the Examiner Interview conducted December 5, 2003, and for the informal communications conducted subsequent to the Interview and prior to the filing of this Reply.

Rejection Under 35 U.S.C. § 103

The Examiner has rejected claims 1-158 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,822,735 to De Lapa *et al.* (hereafter "De Lapa"). Applicant respectfully traverses the rejection.

The instant application covers a number of inventions and embodiments. The particular embodiment(s) recited in claims 1-159 (as well as other embodiments disclosed in the

application) substantially differ from De Lapa for a number of reasons. Some of the reasons pertinent to at least claims 1-159 shall now be discussed.

Amended claim 1 recites:

wherein steps (1), (2), and (3) are performed for each entity in said entity set and for each financial product and financial service in said financial product/service set, *such that each financial product and financial service in said financial product/service set is considered for possible offering to each entity in said entity set.*

In other words, in the particular embodiment covered by claim 1, each financial product (and service) is evaluated to determine whether it should be offered to the customer (for example, if there are many financial products/services in the financial product/service set, then each product and service is considered for possible offering to the customer - - if there is just one product or service, then that one product or service is considered for possible offering to the customer). In contrast, De Lapa does not teach or suggest evaluating each product for possible offer to each customer. De Lapa operates until a customer's coupon sheet is full. Once it is full, De Lapa stops evaluating products for the customer.

Also, De Lapa always sends a coupon sheet to every customer. In contrast, the claimed invention does not send any product/service offers to a given customer if it is determined that none of the products are appropriate for the person. This is clear from the following language of claim 1: "automatically generating the communication for said entity *if it is determined to offer said financial product or said financial service to said entity*".

Further, the claimed invention specifies that product/service offers in the communication include variable content. Such variable content (variable information) customizes the offers and

the communication for the customer, and "at least partially identifies and specifies said financial product or said financial service being offered to said entity." This is represented by the following language of claim 1:

automatically generating the communication for said entity if it is determined to offer said financial product or said financial service to said entity, the communication including an offering to said entity for said financial product or said financial service, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, the generating step including *incorporating the variable information* into said at least one portion of the communication, wherein *content of said offering in said communication includes the variable information such that said offering comprises variable content, wherein said variable information in said offering at least partially identifies and specifies said financial product or said financial service being offered to said entity;*

In contrast, the coupons taught by De Lapa have static (non-variable) content. De Lapa does not teach or suggest variable content coupons.

There are a number of additional differences between De Lapa and the claimed invention (and, frankly, between De Lapa and the other inventions/embodiments disclosed in the instant application).

For example, the invention is directed to offering financial products and/or financial services to customers. De Lapa does not teach or suggest any methods or systems relating to financial products/services. On page 3 of the Office Action, the Examiner states "Official notice

is taken that it is old and well known to offer financial products or financial services to customers.” While that is certainly the case, it is respectfully asserted that the Examiner has not identified any prior art references (or combinations thereof) that teach or suggest offering financial products/services to customers in the automated manner as recited in claims 1-159.

For at least the above reasons, Applicant respectfully asserts that claim 1 and its dependent claims are patentable over De Lapa. Independent claims 64 and 159 include many of the features of claim 1. Accordingly, for the same reasons, Applicant respectfully asserts that claims 64 and 159 and their respective dependent claims are patentable over De Lapa. Thus, Applicant respectfully asserts that claims 1-159 are patentable over De Lapa, and requests that the Examiner withdraw the rejection based on De Lapa.

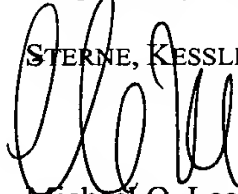
Further, in view of the protracted prosecution of this application, Applicant respectfully requests that the Examiner pass this application to issuance at the Examiner's earliest convenience.

Conclusion

All of the stated grounds of rejection have been properly addressed, traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently outstanding objections and rejections, and that they be withdrawn. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided. Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michael Q. Lee
Attorney for Applicant
Registration No. 35,239

Date:

4/1/04

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934
(202) 371-2600